

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
Juanita Johnson-Black  
Debtor

Case No. 20-10702-mdc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
Form ID: 210UPage 1 of 2  
Total Noticed: 20

Date Rcvd: Jun 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2020.

db +Juanita Johnson-Black, 5925 N. Water Street, Philadelphia, PA 19120-2012  
14462159 +Eos Cca, Po Box 981008, Boston, MA 02298-1008  
14462160 +Nationwide Recovery Sy, 3000 Kellway Dr, Carrollton, TX 75006-3304  
14487801 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
14477430 +PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASS, CO Rebecca A. Solarz, Esq.,  
KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541  
14462161 +Pnc Bank, Po Box 8703, Dayton, OH 45401-8703  
14471281 +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, Tx 76161-0244  
14462162 +Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211  
14465400 +U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor,  
Philadelphia, PA 19107-3325  
14462164 +United Auto Credit Co, 3990 Westerley Place, Newport Beach, CA 92660-2310  
14468877 +United Auto Credit Corporation, PO BOX 163049, FORT WORTH, TX 76161-3049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: megan.harper@phila.gov Jun 05 2020 03:12:51 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 05 2020 03:12:23  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 05 2020 03:12:45 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14462157 +E-mail/Text: EBNProcessing@afni.com Jun 05 2020 03:12:40 Afni, Inc., Po Box 3097,  
Bloomington, IL 61702-3097

14492984 +E-mail/Text: bankruptcy@capvs.com Jun 05 2020 03:12:43 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

14462158 +E-mail/Text: bknotice@ercbpo.com Jun 05 2020 03:12:37 Enhanced Recovery Co L,  
Po Box 57547, Jacksonville, FL 32241-7547

14493629 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 05 2020 03:11:06  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

14462163 +E-mail/Text: bankruptcy@sw-credit.com Jun 05 2020 03:12:34 Southwest Credit Syste,  
4120 International Parkway, Carrollton, TX 75007-1958

14467241 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 05 2020 03:10:33 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Debtor Juanita Johnson-Black support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com, pyoung@ymalaw.com;youngpr83562@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National  
Association bkgroup@kmlawgroup.com  
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl13trustee.com, philaecf@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Juanita Johnson–Black  
Debtor(s)

Case No: 20-10702-mdc

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

For The Court

Dated: 6/4/20

Timothy B. McGrath  
Clerk of Court